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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/805,314
Filing Date	March 22, 2004
First Named Inventor	Mark S. Tenney
Art Unit	3624
Examiner Name	
Attorney Docket Number	MST032204

Sheet	6	of	10
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U. S. PATENT DOCUMENTS

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Mark S. Tenney. Esg equity extensions. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, March 2003.	
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		Mark S. Tenney. Financial regime switching vector autoregression information disclosure statement: Web page information and links. Technical report, 4313 Lawrence Street, Alex	
		Mark S. Tenney. Mathematical finance company: A beacon in the sea of risk. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309.	

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		Mark S. Tenney. Dynamic dynamic-programming solutions for the portfolio of risky assets. Technical report, 4313 Lawrence Street, Alexandria, Virginia 22309, 1995.	
		Mark S. Tenney. New developments in investment mathematics: Green's function numerical methodTM. In New York Spring Meeting, volume 21:2 of Record, Schaumburg, IL, May 1995.	
		Mark S. Tenney. Forecasting interest rates and fixed income returns. construction, calibration, and application of interest rate generators. In Colorado Springs Spring Meeting	
		Mark S. Tenney. Teaching notes. In Alexandria and Atlanta Meetings, Interest Rate Seminar, Schaumburg, IL, November and December 1996. Society of Actuaries.	
		IAFE Aug 23, 96 Green's Function Numerical Method, July 2, 1996 and Dec 2, 1996	

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		David Beaglehole and Mark Tenney. General solutions to some interest rate contingent claims pricing equations. Journal of Fixed Income, September 1991.	
		David Beaglehole and Mark Tenney. Corrections and additions to, "a nonlinear equilibrium model of the term structure of interest rates". Journal of Financial Economics, 32(3):	
		Justin Bobo, Lee Tenney, and Mark S. Tenney. Stochastic asset generators for investment portfolios of bonds, stocks, real estate, commodities, and foreign assets based on the	
		Micheal Davlin and Mark Tenney. Pricing with stochastic foreign exchange and interest rates. Unpublished paper,, 1997.	
		Mark S. Tenney. Introduction to copulas. In Enterprise Risk Management Symposium, Arlington, VA and Schaumburg, IL, July 2003. Casualty Actuary Society and Society of Actuarie	
		Mark S. Tenney. Discrepancy and discrepancies in monte carlo. Technical report, Mathematical Finance Company, 4313 Lawrence Street, Alexandria, Virginia 22309, June 2003.	

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		Working version: July 2002 Qiang Dai and Kenneth Singleton. Fixed income pricing. In George Constantinides, Michael Harris, and Rene Stulz, editors, Handbook of Economics and	
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		Hans-Martin Krolzig. Predicting markov switching vector autoregressive processes. Technical report, April 2000.	
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		Don Chance. Bibliography of term structure and interest rate derivatives literature. Technical report, Louisiana State University, 2004.	

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		Mark S. Tenney. 9pd: Economic scenario generators. In Washington 2000, Valuation Actuary Symposium, Schaumburg, IL, September 2000. Society of Actuaries.	
		Steven L. Craighead, Michael Davlin, Vladimir S. Ladyzhets, Mark S. Tenney, and Hongfei Zhang. State of the art in applying economic scenario generators in the life insurance	
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		Faye et al Albert. 27pd interest scenarios. In Chicago Annual Meeting, volume 26:3 of Record, Schaumburg, IL, October 2000. Society of Actuaries.	
		Mark S. Tenney. Double mean reverting process TM . In Boston Annual Meeting, volume 21:4B of Record, Schaumburg, IL, October 1995. Society of Actuaries.	

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		David K. Sandberg. A summary of the uvs project. Risk and Rewards, (45):24-25, March 2001.	
		Tony Dardis. Editor's column. Risk and Rewards, (33):2, August 1999.	
		Donna C. Novak and David K. Sandberg. 92pd unified valuation system update. In San Diego Spring Meeting, volume 26:2 of Record, Schaumburg, IL, June 2000. Society of Actuaries	
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		David F. Babbel and Craig Merrill. Economic valuation models for insurers. American Actuarial Journal, pages 1-17, July 1998.	

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		David N. Becker and Peter Fitton. Interest rate model risk. In Lake Buena Vista 1996, Valuation Actuary Symposium, Schaumburg, IL, September 1996. Society of Actuaries.	
		Arnold A. Dicke and David K. Sandberg. Session 20if new uvl update. In Los Angeles 1999, Valuation Actuary Symposium, Schaumburg, IL, September 1999. Society of Actuaries.	
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		Murray John Taylor. Stochastic risk modeling in banks versus insurers. In Toronto Spring Meeting, volume 27:2 of Record, Schaumburg, IL, June 2001. Society of Actuaries.	

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		David N. Becker. Financial economics: The option you can't refuse. In Colorado Springs Spring Meeting, volume 22:2 of Record, Schaumburg, IL, June 1996. Society of Actuaries.	

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